

**Montana Association of Counties  
Joint Powers Insurance Authority/Joint Powers Authority**

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July 25, 2008

To: County Commissioners, Clerk & Recorders, Sheriffs, Accounting/Finance  
and Medical Center Directors

From: Greg Jackson-Trust Administrator  
Tom Swindle- Finance Officer



RE: Revised Work Comp guidelines for 08-09 policy year.

Attached are revised Work Comp guidelines for Volunteers including Search & Rescue, Sheriff Reserve, Firefighters, Ambulance Personnel and others designated by the County for the premium year of 7-1-08- 6-30-09.

Specifically, please note the highlighted paragraph on the second page in which the wage reported for each hour for Search & Rescue shall be an assumed wage based on the current State minimum wage, NOT the hourly rate for starting Sheriff Deputies as stated in previous guidelines. The State minimum wage is scheduled to change in January of 2009. We will notify you once we are notified of the change.

Please make sure that this notice be distributed to those departments and /or employees that are responsible for the completion of the Quarterly Work Comp report.

Meantime, if you have any questions please let us know.

Thank you.

gregtom

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**MACo / JPIA**

A Service of the Montana Association of Counties

**VOLUNTEERS INCLUDING SEARCH AND RESCUE,  
SHERIFF RESERVE, FIREFIGHTERS, AMBULANCE PERSONNEL,  
AND OTHERS DESIGNATED BY THE COUNTY  
FOR PREMIUM YEAR 7/1/08 – 6/30/09**

The MACo Workers' Compensation Trust allows an insured county the option to insure volunteers who otherwise would not be covered by workers' compensation. Coverage for reserve officers and ambulance service personnel is mandatory. Below are guidelines to follow regarding volunteer coverage and reporting.

**DEFINITION**

A volunteer is one who enters into service to assist a county in a county sanctioned activity and receives no wages for such service.

**BENEFITS AVAILABLE**

Covered volunteers receive medical benefits in accordance with the provisions of the Montana Workers' Compensation Act and indemnity benefits based on the average actual wages in the volunteer's regular employment, except self-employment as a sole proprietor or partner if the volunteer has elected not to be covered in the volunteer's personal business.

**GENERAL GUIDELINES**

Coverage Generally: Coverage for volunteers extends to the time spent by the volunteer in service of the county, including training time and response time.

Training. The supervisor of a volunteer decides what activities are approved for training. Pre-approval by the County Commission is required for a training activity. The request for approval of a training activity must be in writing and signed by the supervisor prior to start of the training activity. When a volunteer is engaged in an activity approved and supervised, the volunteer is covered for workers' compensation benefits. Unsupervised personal training sessions are not covered for workers' compensation purposes.

When a volunteer participates in a training activity, the volunteer must log in at the start of the activity. Supervision of the training activity shall be specified in the training plan. The supervisor must conduct the supervision of the training activity. Coverage will begin when the volunteer arrives at the designated training location, and ends after the training session is completed.

Emergency. When called to respond to an emergency, the volunteer will be covered as soon as the volunteer leaves the place of origin and proceeds to the location of the emergency. Coverage will be in effect until the volunteer returns to home or the work place, or otherwise travels or engages in activity outside the scope of volunteer activity.

## **VOLUNTEERS: PREMIUM COLLECTION & REPORTING GUIDELINES**

Covering volunteers with workers' compensation insurance can lead to significant obligations affecting a county's injury experience and modification factor, as well as financial obligations for the Trust. It is essential that a salaried county supervisor maintain detailed records as to the time incurred, and the activity performed by each volunteer, and that those detailed records are provided to the insurer.

For coverage of volunteers, premiums will be collected in the same manner and during the same reporting periods as regularly due for salaried employees. (However, see below for additional special reporting and premium requirements for volunteer firefighters.) The supervisor for the volunteer's activity shall provide to the county payroll clerk a list of volunteers that includes their names and the specific period of time in hours or fractions of hours each volunteer participated in county volunteer activity. Such list(s) of volunteers and hours shall also be provided to MACo Workers' Compensation Trust with each quarterly Payroll Report. Volunteers not reported to MACo Workers' Compensation Trust with the quarterly Payroll Report will not be covered.

**For payroll reporting purposes, the volunteer's work activity shall be placed in the class code that best describes the volunteer's work. For search and rescue and sheriff's reserve the code is 7720, for firefighters 7704-volunteer, and ambulance personnel 9410. The wage reported for each hour shall be an assumed wage based on the current state minimum wage. The current minimum wage is \$6.25 per hour (effective 1/1/08), then \$6.55 (effective 7/24/208); and that figure is adopted by the Trust as the assumed wage for the insurance year 7/1/08 - 6/30/09. However, for sheriff's reserve the assumed hourly rate is the county's hourly wage for starting deputies.**

### **ADDITIONAL PREMIUM AND REPORTING REQUIREMENTS FOR VOLUNTEER FIREFIGHTERS:**

Due to high risk exposure, the Trust requires an annual minimum premium for each covered volunteer firefighter as of July 1, 2008, of one hundred dollars (\$100.00) per volunteer firefighter per year. This \$100 minimum premium payment shall be made with the first (July 1<sup>st</sup>–Sept. 30<sup>th</sup>) Payroll Report due by October 15 for every volunteer firefighter on the annual roster to be submitted with the first Payroll Report. If volunteer firefighters are added during the year, the Trust is to be notified, and the \$100 minimum payment shall be paid for those added firefighters with the next due quarterly Payroll Report.

Please note: The \$100 minimum payment is only a minimum to be paid. If, during the year, any volunteer firefighter's annual cumulative premium as calculated above (Current state minimum wage times specific period of time in hours or fractions of hours each volunteer participated in any county volunteer activity times the current class code 7704 premium rate of .1204) exceeds \$100.00, then that calculated premium becomes the premium due, and the excess premium above the \$100.00 already paid also needs to be reported and paid with the payroll reports for those remaining quarters impacted. (The county payroll office needs to calculate the premium each quarter, as the county may be required to pay premiums of more than \$100.00 per volunteer firefighter per year.) A roster of volunteer firefighters and their hours of service to the county must be submitted with each quarterly Payroll Report.